

FIG. 2

Account Data

platinum, affinity)

30+, etc.)

balance

Credit Card Network

Daily Balance, highest

type, finance charges

Date, Promotion Code

date, estimate of next

(%/minimum), history

amount, amount billed

·Lost/Stolen report

returned checks

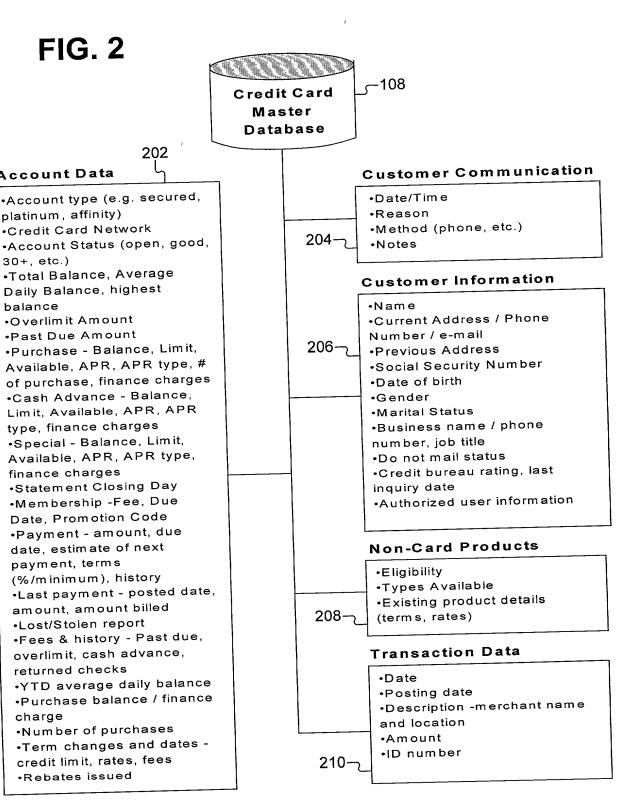
Rebates issued

charge

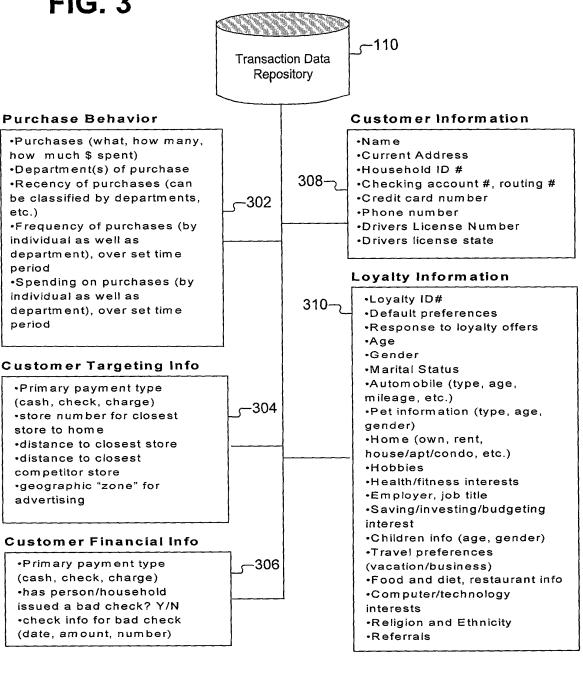
finance charges

payment, terms

 Overlim it Amount •Past Due Amount 202







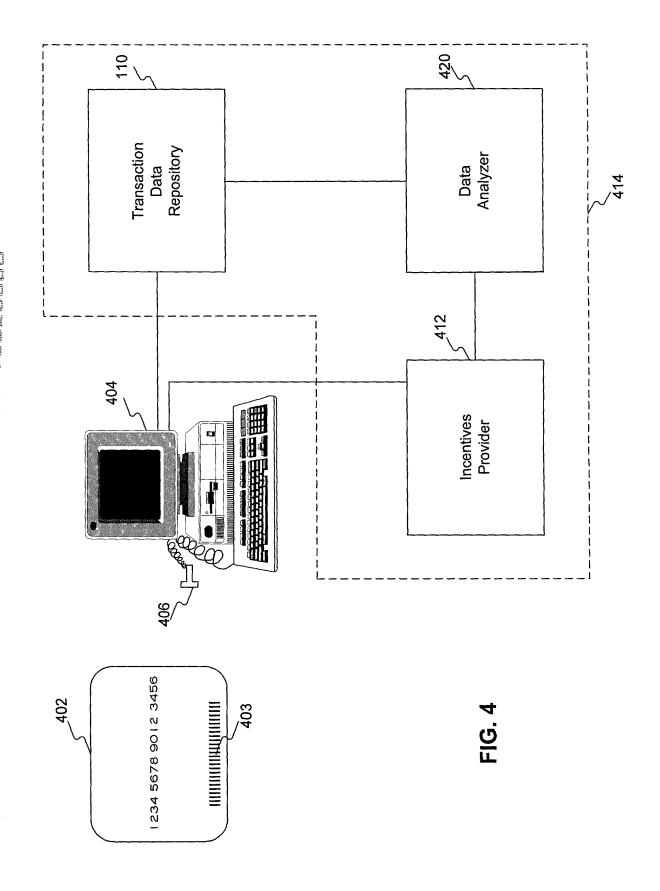


FIG. 5

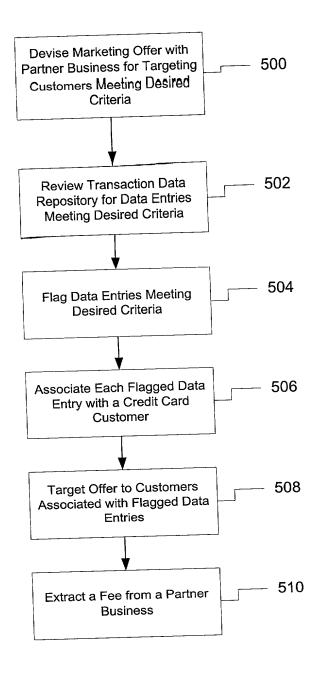
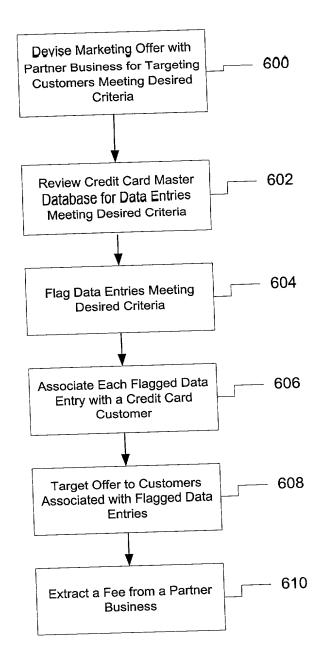


FIG. 6



Identify Opportunities to Provide

Incentives to Those in the Market

Universe to Change Buying Behavior

Participating Merchant Establishes Sales Goal

700

708

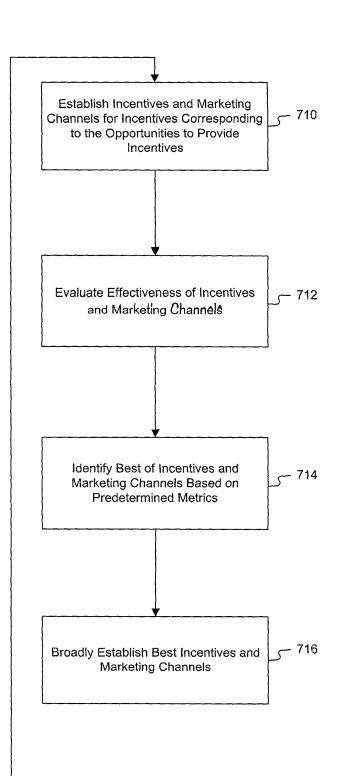


FIG. 7

FIG. 8

